

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

Christopher Eric Johnson
Rachal Jean Johnson

ORDER

Debtors

Chapter 13, Case No. 12-42907

This case is before the court on the motion of U.S. Bank National Association (Movant) for relief from the automatic stay. Pursuant to the agreement of the parties, the debtor is delinquent for the months of November 28, 2015 and December 28, 2015 at \$1,812.00 each month less a suspense of \$.20 for a total of \$3,623.80. Further, pursuant to the agreement of the parties,

IT IS ORDERED:

The motion is denied.

1. The debtors agree to pay to U.S. Bank National Association, its successors or assigns, the sum of \$1,812.00 by certified check or money order made payable to U.S. Bank National Association on or before January 21, 2016. The Debtors agree to send the payment to the office of Usset, Weingarden & Liebo P.L.L.P. at 4500 Park Glen Road, Suite 300, St. Louis Park, MN 55416.

2. The remaining balance of \$1,811.80 shall be paid by certified check or money order, by the debtors, directly to U.S. Bank National Association as follows: five payments of \$301.96 beginning February 15, 2016 to June 15, 2016 and one payment of \$302.00 on or before July 15, 2016.

- a. The sum of \$301.96 on or before February 15, 2016;
- b. The sum of \$301.96 on or before March 15, 2016;

- c. The sum of \$301.96 on or before April 15, 2016;
- d. The sum of \$301.96 on or before May 15, 2016;
- e. The sum of \$301.96 on or before June 15, 2016;
- f. The sum of \$302.00 on or before July 15, 2016.

3. The debtors shall pay their regular monthly post-petition mortgage payment to U.S. Bank National Association, its successors or assigns on the first day of the month, commencing January 28, 2016, and continuing each month thereafter.

4. In the event that the debtors fail to make any of the above payments as and when due, the attorney for the movant, its successors or assigns may serve a notice upon the debtor, by first class mail, alleging the debtors failure to pay said payment. Unless the debtors cure the default within 7 days after service of said notice, the movant may file an Affidavit of Default with the court and shall be entitled to ex parte relief from the automatic stay.

5. If a default letter becomes necessary, the debtors may be charged \$50.00 to be paid together with the default payment and late charge. The debtors shall tender the total amount due in the form of a cashier's check or money order made payable to creditor and a separate check payable to the movant's law firm for the \$50.00 attorney fee.

Notwithstanding Federal Rule of Bankruptcy Procedure 4001(a)(3), this order is effective immediately.

Dated: January 21, 2016.

/e/ Michael E. Ridgway

United States Bankruptcy Judge

NOTICE OF ELECTRONIC ENTRY AND
FILING ORDER OR JUDGMENT
Filed and Docket Entry made on **01/21/2016**
Lori Vosejpk, Clerk, by MJS